

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Erwin S. Springer
 Judith L. Springer
 Debtors

Case No. 16-18552-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Apr 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2017.

db/jdb +Erwin S. Springer, Judith L. Springer, 104 Neyland Court, Exton, PA 19341-2902
 13835154 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Drive,
 Wilmington, DE 19808)
 13835152 #+Abdulai Kanneh, 37 S. 69th Street, Apt. 17, Upper Darby, PA 19082-2433
 13835153 +Allied Interstate, P.O. Box 361477, Columbus, OH 43236-1477
 13835156 Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
 13835157 +Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
 13835160 +Erwin & Judith Springer, 104 Neyland Court, Exton, PA 19341-2902
 13835161 +Leo A. Vasmanis, 222 N. Walnut Street, Second Floor, West Chester, PA 19380-2607
 13869671 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13835162 The Devereux Foundation, 444 Deverux Drive, Villanova, PA 19085-1932

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Apr 08 2017 01:44:31 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 08 2017 01:43:45
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 08 2017 01:44:12 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13835155 EDI: HNDA.COM Apr 08 2017 01:48:00 American Honda Finance, 200 Continental Drive,
 Newark, DE 19713-4334
 13835158 +EDI: CHASE.COM Apr 08 2017 01:48:00 Chase Bank USA, P.O. Box 15298,
 Wilmington, DE 19850-5298
 13835159 EDI: DISCOVER.COM Apr 08 2017 01:48:00 Discover Financial Services, P.O. Box 15316,
 Wilmington, DE 19850-5316
 13835163 +EDI: WFFC.COM Apr 08 2017 01:48:00 Wells Fargo Bank, P.O. Box 31557,
 Billings, MT 59107-1557
 13835164 +EDI: WFFC.COM Apr 08 2017 01:48:00 Wells Fargo Card Services, P.O. Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 LEO VASMANIS on behalf of Debtor Erwin S. Springer lvasmanis@lasp.org, legalaid.lasp@gmail.com
 LEO VASMANIS on behalf of Joint Debtor Judith L. Springer lvasmanis@lasp.org,
 legalaid.lasp@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

MICHAEL H KALINER mhaliner@gmail.com, pa35@ecfcbis.com

MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhaliner@gmail.com, pa35@ecfcbis.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Erwin S. Springer</u>	Social Security number or ITIN	xxx-xx-2309
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Judith L. Springer</u>	Social Security number or ITIN	xxx-xx-5014
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-18552-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Erwin S. Springer
aka Erwin Springer

Judith L. Springer
aka Judith Springer

4/7/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.